

March 16, 2016

**Credit Control, LLC** 5757 Phantom Dr Ste 330 Hazelwood, MO 63042 866-380-5171

Our Client: Comenity Bank

Merchant: HENRI BENDEL

Balance Due: \$709.65

Our Account: [REDACTED] 7570

Client Account Number: \*\*\*\*-\*\*\*\*-\*\*\*\*-1690

Charge off Date: 11/20/2015

Last Pay Date: 04/10/2015

**\$Save big money by putting your tax refund to work!**

Sometimes difficult situations arise that can cause financial hardship. We want to help you resolve your account and have developed three affordable options for you to pay off this account.

<b>Single Payment Option:</b>	<b>3 Month Payment Plan:</b>	<b>6 Month Payment Plan:</b>
<ul style="list-style-type: none"> <li>➤ Take <b>40%</b> off the balance.</li> <li>➤ Pay <b>\$425.79</b> no later than <b>03/31/2016</b>.</li> <li>➤ Your account will be considered <b>"Settled in Full"</b> after we post your payment.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Take <b>30%</b> off the balance.</li> <li>➤ Pay over <b>3</b> equal monthly installments of <b>\$165.58</b>.</li> <li>➤ First payment due no later than <b>03/31/2016</b>.</li> <li>➤ Your account will be considered <b>"Settled in Full"</b> after we post your final payment.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Take <b>20%</b> off the balance.</li> <li>➤ Pay over <b>6</b> equal monthly installments of <b>\$94.62</b>.</li> <li>➤ First payment due no later than <b>03/31/2016</b>.</li> <li>➤ Your account will be considered <b>"Settled in Full"</b> after we post your final payment.</li> </ul>

**Get started and take advantage of one of these options to move you closer to debt reduction and less financial worry! We may not be obligated to renew this offer.**

**PLEASE RESPOND**

- Call Toll-Free 866-380-5171 to discuss payment arrangements. Let us prove how committed we are to working with you!
- Pay By Mail to: Credit Control, LLC, PO Box 187, HAZELWOOD, MO 63042 .
- To make a payment online, please visit our website at [www.credit-control.com](http://www.credit-control.com).
- Hours of Operations: Mon-Thur 8am-8pm, Fri 8am-5pm, Sat 8am-12pm CST

This letter is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Credit Control, LLC is licensed by the city of New York, Department of Consumer Affairs for, 5757 Phantom Dr Ste 330 Hazelwood, MO # 1233281, 4902 Eisenhower Blvd Ste 155 Tampa, FL #1472700, 4710 Eisenhower Blvd Suite A-2 Tampa, FL #1470332, 5555 Redwood Dr. Ste 120 Las Vegas, NV #2023195

You may also contact William Greer directly at 888-365-7144 to discuss this matter further.

TO ENSURE PROPER CREDIT TO YOUR ACCOUNT, PLEASE CUT ALONG THE DOTTED LINE AND MAIL BOTTOM PORTION WITH PAYMENT

RAD3OPST

**MAIL PAYMENT TO:**

Credit Control, LLC  
PO Box 187  
HAZELWOOD, MO 63042

Betsy Roth  
63 Prospect Ave Apt 7A  
Hewlett, NY 11557-1626

IF PAYING BY CREDIT CARD, FILL OUT BELOW.		
CHECK CARD USING FOR PAYMENT		
<input checked="" type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD <input type="checkbox"/> AMERICAN EXPRESS®		SECURITY/CVV2 CODE
CARD NUMBER		SIGNATURE
SIGNATURE		EXP. DATE
DATE	DUE DATE	Account Number:
March 16, 2016	03/31/2016	[REDACTED] 7570
CLIENT		SHOW AMOUNT
Comenity Bank		PAID HERE \$

RAD3OPST/296129207647/489/0000245/5

P.O. Box 1945  
Southgate, MI 48195-0945

Presorted  
First-Class Mail  
US Postage  
**PAID**  
R K M

**CONFIDENTIAL**



Betsy Roth  
63 Prospect Ave Apt 7A  
Hewlett, NY 11557-1626

CREDIT CONTROL, LLC DBA CREDIT CONTROL &  
COLLECTIONS,  
PO Box 546  
Hazelwood MO 63042  
PHONE: (877) 980-1040

PO BOX 51790  
LIVONIA MI 48151-5790



RETURN SERVICE REQUESTED



KRISTIN A DYKES  
5 MAPLE CT  
SELDEN NY 11784-3914



CREDIT CONTROL, LLC  
PO BOX 546  
HAZELWOOD MO 63042-0546

03/10/16

Reference# : <span style="background-color: black; color: black;">[REDACTED]</span> 7691	Account # : <span style="background-color: black; color: black;">[REDACTED]</span> #####4692	Amount Due: <b>\$ 3,123.64</b>
Creditor : Bank of America, N.A.		

Detach Upper Portion And Return With Payment

**\*\*\* WE ARE HERE TO HELP \*\*\***

REFERENCE # : [REDACTED] 7691

CREDIT CONTROL, LLC DBA CREDIT CONTROL  
& COLLECTIONS, LLC  
PO Box 546  
Hazelwood MO 63042  
PHONE: (877) 980-1040

RE : Your account with our client  
**Bank of America, N.A.**  
**AMOUNT DUE : \$ 3123.64**

Dear KRISTIN A DYKES,

We would like to help you resolve the above referenced outstanding balance as quickly as your financial circumstances will allow. We are more than willing to accept a temporary repayment arrangement that fits within your budget.

Please make your selection from the list of options below.  
( please check one and fill in as appropriate )

Enclosed is my payment in full for the outstanding amount due listed above.

Enclosed is my partial payment in the amount of \$ \_\_\_\_\_ . After this payment,

I would like to request to make regular payments of \$ \_\_\_\_\_ on the \_\_\_\_\_ day of each month.

Enclosed is my partial payment of \$ \_\_\_\_\_ . I would like to request a repayment arrangement on the remaining balance as I am outlining below: (please specify the amounts and dates)

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If you wish to discuss additional repayment options, please call us at (877) 980-1040. One of our professional account associates will be happy to discuss a repayment arrangement specific to your needs.

*John Crosby*  
**JOHN CROSBY**  
Account Representative  
(877) 980-1040

This communication from a debt collector is an attempt to collect a debt. Any information obtained will be used for that purpose.

#### **REQUIRED STATE NOTICES**

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of rights consumers have under federal and state Law.

**CALIFORNIA:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collections Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at **1-877-FTC-HELP** or [www.ftc.gov](http://www.ftc.gov)

**COLORADO:** A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR).

You may pay in person at 1776 S. Jackson #900 Denver, CO 80210. You can reach our in-state office at 720-287-8956

**MASSACHUSETTS: NOTICE OF IMPORTANT RIGHTS:** YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**NEW YORK CITY:** Credit Control, LLC is licensed by the New York City Department of Consumer Affairs for:  
5757 Phantom Dr. Suite 330 Hazelwood, MO - License # 1233281  
4902 Eisenhower Blvd Suite 155, Tampa FL #1472700  
4710 Eisenhower Blvd Suite A-2, Tampa FL #1470332  
5555 Redwood Dr. Suite 120, Las Vegas, NV #2023195

**NORTH CAROLINA:** North Carolina Department of Insurance Permit Number for:  
5757 Phantom Dr. Suite 330 Hazelwood, MO - License # 103251  
4902 Eisenhower Blvd Suite 155, Tampa FL #105448  
4710 Eisenhower Blvd Suite A-2, Tampa FL #111872  
5555 Redwood Dr. Suite 120, Las Vegas, NV #112540

**TENNESSEE:** This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance.

